

Remarks

In response to the Office Action dated June 27, 2007, Applicant respectfully requests reconsideration based on the following remarks. Applicant respectfully submits that the claims as presented are in condition for allowance.

In the present application, independent claims 1, 7, 12, and 16 have been amended to clarify that inputting the client information into a data field is done by voice input. Support for these amendments may be found in paragraphs 0034, 0039, and 0049 in the Specification. No new matter has been added.

Interview Summary

A telephone interview was held on September 06, 2007 between Examiner Armstrong and Applicant's representative, Arno Naeckel. During the interview it was discussed that the current set of references did not describe inputting information via whole word voice input to complete at least one of a plurality of data fields. The Examiner indicated that none of the references described filling in a data field via a voice input and such an amendment would overcome the current set of references.

It was further discussed that the finality of the current office action was premature because the new grounds of rejection was not required by Applicants amendments. The Examiner agreed to withdraw finality.

Claim Rejections - 35 U.S.C. §103

In the Office Action, claims 1-3, 7, 9-12 and 16-18 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Pearson (US 6,023,684) in view of Giangarra et al (6,101,472) and further in view of Brown (US 6,587,822). The rejection of the present claims is respectfully traversed.

The Office Action rejects independent claim 1 by asserting that Pearson describes most of the claim elements but concedes that Pearson fails to describe multiple operations and fails to describe a graphical user interface that has a page for selecting one of the multiple operations. The Office Action also concedes that Pearson fails to describe a speech recognition application with a voice module that accesses a stored separate

vocabulary for each of the pages for selecting and performing the multiple operations utilized for generating the legacy transactions on the legacy system.

However, Applicants respectfully note that the Office Action does not address all of the claim elements of amended independent claim 1 and Applicants respectfully assert that therefore the combination of Pearson, Giangarra, and Brown fails to describe all of the elements of amended independent claim 1.

For example, amended independent claim 1 recites, in pertinent part:

“[a] system for permitting a user to remotely access data, comprising...selecting an operation for retrieving client account information, wherein performing the multiple operations comprises inputting the client account information via whole word voice input to complete at least one of the plurality of data fields...”

It is respectfully submitted that the combination of Pearson, Giangarra and Brown fails to describe “inputting the client account information via whole word voice input to complete at least one of the plurality of data fields”.

Pearson discusses a system which retrieves data from one or more legacy databases coupled to an application service and provides for the updating of these databases which are utilized by financial institutions (i.e., banks) and their customers (see col. 4, lines 3-43). Pearson describes a voice response unit may be used to access information in legacy bank databases (col. 1, lines 29-48). However, Pearson does not describe that performing multiple operations comprises inputting the client account information via whole word voice input to complete at least one of the plurality of data fields. Pearson merely describes the accessing of a legacy database and execution of transaction commands over a network using HTML files (see Col. 11, lines 7-46).

Giangarra discusses that the vocabulary for a web page is created by parsing the mark-up document of the web page to find all of the web links and then creating the vocabulary based on those links (Col. 2, l. 18-57; Col. 6, l. 6-18). Giangarra further describes that when a user utters a word that is matched in the parsed vocabulary the word is used to **access a new web page**. (Col. 6, l. 55-61; Col. 7, l. 60-Col. L. 10). Giangarra fails to describe inputting the client account information via whole word voice input to complete at least one of the plurality of data fields. Matching an uttered word to a vocabulary in order to activate a web link is not inputting the client account information

via whole word voice input to complete at least one of the plurality of data fields. Giangarra simply does not address completing data fields via a whole word voice input.

Brown also fails to describe inputting the client account information via whole word voice input to complete at least one of the plurality of data fields. Brown describes creating grammars from data parsed from retrieved web pages (Col. 1, l. 40-Col. 2, l. 20; Col. 3, l. 65-Col. 4, l. 5) which is then used to translate speech commands into computer command signals that allow a user to move around from one section of the web page to another via spoken words that match the grammar. (Col 8, l. 1. 12-15).

In Brown, a “form” is described as a section of a web page such as a title frame, and index bar and a main page. A form is also described as a single entry form such as a “give us your comments” input element. (Col. 11, l. 35-57). Although Brown describes moving about a web page from one form to another with a verbal commands that match the grammar, Brown does not describe “inputting information via whole word voice input to complete at least one of the plurality of data fields”.

Further, Applicants respectfully point out that the grammars in Brown are compiled by parsing a web page. As such, the grammar can only contain words that are already in the web page and prior to any information being filled into any data fields. Therefore, by parsing, the grammar would not contain any words to be matched to a user’s utterance to fill into a form. For example, if the form was a data field for an address, the grammar would not contain the words “1111 Treeline Pass” for the user’s street address to be inputted by the user into the data field because that phrase would not already be on the page to be parsed into the grammar. Conversely, if the address was already on the page it would be inefficient or may be ambiguous to input it again via a voice recognition scheme.

Brown, therefore, does not describe a means of recognizing or inputting data into a data field by a whole word voice input. Brown does describe filling in forms by spelling (Col. 5, 57-60). However, spelling is not the use of whole words. As such, Brown fails to describe “inputting the client account information via whole word voice input to complete at least one of the plurality of data fields”

Based on the foregoing, the Office Action has failed to establish a prima facie case of obviousness in regards to amended independent claim 1 because the combination

of Pearson, Giangarra and Brown fails to describe each and every claim element. As such, amended independent claim 1 is allowable over the combination of Pearson, Giangarra and Brown and the rejection of this claim should be withdrawn. Amended independent claims 7, 12, and 16 specify similar features as claim 1 and thus are also allowable for at least the same reasons. Claims 2-3, 9-11, 17-18 and 20 depend from an allowable independent claim 1, 7, 12 or 16 and are thus allowable for at least the same reasons. Accordingly, the rejection of claims 2-3, 7, 9-13, 16-18, and 20 should also be withdrawn.

In addition, amended claims 7, 12, and 16 further specify that selecting the multiple operations comprises utilizing a “Go To” command in the voice input for navigating to a search page and inputting the client account information to complete at least one of the plurality of data fields comprises utilizing a “TAB” command in the voice input to navigate among the plurality of data fields.

It is respectfully submitted that the combination of Pearson, Giangarra and Brown is silent as to utilizing a verbal “TAB” or “GO TO” command. The grammars/vocabularies described by Brown allowing page navigation result from parsing the text and then moving the cursor to the section of the page with a header matching the spoken term. Brown does not describe any commands, let alone commands that are independent of the words being parsed.

Further, the words “Go To” and/or “Tab” may be on the web page being parsed and therefore would create an ambiguity as between a command “Tab” being uttered and a parsed term for matching the term “Tab” being uttered. Brown does describe a “top of page” header that is standard to all pages but otherwise the vocabularies do not contain commands Go To or Tab. Brown actually teaches away from creating ambiguities by full free form parsing. (Col. 6, l. 40-50). Brown does not describe commands other than page section headers. Therefore, for the above reasons, the combination of Pearson, Giangarra and Brown fails to describe a Go To or a Tab command. As such, amended claims 7, 12, and 16 are allowable for at least these additional reasons. Claims 9-11, 13, 17-18, and 20 depend from claims 7, 12, and 16 respectively and are also allowable for at least the same reasons.

Conclusion

In view of the foregoing amendments and remarks, this application is now in condition for allowance. A notice to this effect is respectfully requested. If the Examiner believes, after this amendment, that the application is not in condition for allowance, the Examiner is invited to call the Applicants' attorney at the number listed below.

No fees are believed due. However, please charge any additional fees or credit any overpayment to Deposit Account No. 50-3025.

Date: September 19, 2007

Respectfully submitted,

/Arno T. Naeckel/

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